

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-10126 SLM
ANNIE L. EVANS, Judge: MEISEL
Debtor(s)

Chapter 13 Plan and Motions

☒ Original ☐ Modified/Notice Required Date: JANUARY 23, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: AE Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 2,190 per MONTH to the Chapter 13 Trustee, starting on FEBRUARY OF 2020 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 1468 Franklin St., Hillside, New Jersey 07205

Proposed date for completion: 7/31/20 or as extended ***

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

*** Completion of loan modification on or before July 31, 2020, or as extended by the Court. Debtor to make loss mitigation payment, not regular monthly mortgage payment to lender/servicer, PNC Mortgage. Trustee is NOT to pay mortgage arrears due to PNC Mortgage pending completion of loan modification. Mortgage arrears, due to PNC Mortgage, to be addressed through loan modification. Trustee is not to pay pre-petition mortgage arrears due to PNC Mortgage.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$650 Balance Due Counsel Fees
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILITY	\$1,380

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC MORTGAGE	MORTGAGE ARREARS RE: 1468 FRANKLIN ST., HILLSIDE, NJ	\$21,000 ARREARS; LOAN MODIFICATION; NO PAYMENT ON MORTGAGE ARREARS	N/A	LOAN MODIFICATION; NO PAYMENT ON MORTGAGE ARREARS	LOSS MITIGATION PAYMENT, NOT REGULAR MONTHLY MORTGAGE PAYMENT

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
HILLSIDE TAX COLLECTOR	REAL ESTATE TAX ARREARS RE: 1468 FRANKLIN ST., HILLSIDE, NJ	\$0 OR UNKNOWN
TOWER CAPITAL MANAGEMENT	REAL ESTATE TAX LIEN REGARDING 1468 FRANKLIN ST., HILLSIDE, NJ 07205	\$76,000 PLUS INTEREST AT 18% FOR A TOTAL CLAIM OF \$115,794.03. PAYMENT IN FULL.

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JANUARY 3, 2020

/S/ ANNIE L. EVANS
Debtor

Date: _____

Joint Debtor

Date: JANUARY 3, 2020

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Annie L Evans
DebtorCase No. 20-10126-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 82

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db
 518648315 +Annie L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304
 518648316 American Express, PO Box 1270, Newark, NJ 07101-1270
 518648314 American Express, PO Box 7871, Fort Lauderdale, FL 33329
 518648313 +American Express, PO Box 981537, El Paso, TX 79998-1537
 518648334 +American Express, Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
 518648334 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
 (address filed with court: Citicards, 7920 NW 110th Street, Kansas City, MO 64153)
 518648354 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, Processing Center,
 Des Moines, IA 50364)
 518648325 +Chase Bank, PO Box 15369, Wilmington, DE 19850-5369
 518648324 +Chase Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
 518648326 +Chase Bankcard Center, PO Box 29022, Phoenix, AZ 85038-9022
 518648327 Chase Bankcard Services, PO Box 659409, San Antonio, TX 78265
 518648333 +CitiCards, PO Box 6345, The Lakes, NV 88901-0001
 518648328 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
 518648329 Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
 518648331 +Citibank/The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
 518648330 +Citibank/The Home Depot, Attn: Recovery / Centralized Bankruptcy, PO Box 790034,
 St Louis, MO 63179-0034
 518648332 +Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
 518648339 +County of Union, NJ, Office of County Counsel, 10 Elizabethtown Plaza,
 Elizabeth, NJ 07202-3451
 518648341 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 518648340 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 518648348 +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304
 518648352 Hillside Tax Collector, Municipal Bldg. & Hillside Avenue, Hillside, NJ 07205
 518648353 +Home Depot Credit Services, PO Box 7032, Sioux Falls, SD 57117-7032
 518648361 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 518648362 +KML Law Group PC, 216 Hadden Avenue, Suite 406, Westmont, NJ 08108-2812
 518648363 +Macy's, PO Box 8053, Mason, OH 45040-8053
 518648365 +Macy's, 9111 Duke Blvd., Mason, OH 45040-8999
 518648364 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008
 518648374 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 518648368 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
 518648371 PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230
 518648367 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609
 518648370 +PNC Bank, Attn: Customer Service, PO Box 609, Pittsburgh, PA 15230-0609
 518648369 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001
 518648373 +PNC Bank, PO Box 15137, Wilmington, DE 19886-5137
 518648366 PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
 518648375 +PNC Bank, PO Box 8832, Wilmington, DE 19899-8832
 518648377 +PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 518648379 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
 518648378 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
 518648380 +Robert A. Delvecchio, ESQ., 405 Lafayette Avenue, Hawthorne, NJ 07506-2519
 518648381 +Robert A. Delvecchio, ESQ. LLC, PO Box 561, Hawthorne, NJ 07507-0561
 518648382 +Robert A. Delvecchio, ESQ. PC, 405 Lafayette Avenue, Hawthorne, NJ 07506-2519
 518648383 +Robert A. Delvecchio, PC, 405 Lafayette Avenue, PO Box 561, Hawthorne, NJ 07507-0561
 518648384 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08646-0245)
 518648385 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08646-0269
 518648387 +State of New Jersey, Division of Revenue, PO Box 262, Trenton, NJ 08646-0262
 518648389 +Synchrony Bank, PO Box 30253, Salt Lake City, UT 84130-0253
 518648399 TD bank, PO Box 84037, Fortson, GA 31808
 518648394 +Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475
 518648395 +Target, PO Box 673, Minneapolis, MN 55440-0673
 518648397 +Target, PO Box 59317, Minneapolis, MN 55459-0317
 518648400 +Tower Capital Management, PO Box 339, Morristown, NJ 07963-0339
 518648401 +Tower Capital Management Inc., 10 N Park Place, Morristown, NJ 07960-7106
 518648404 Township of Hillside, Municipal Building, Liberty & Hillside Avenue, Attn: Tax Collector,
 Hillside, NJ 07205
 518648405 Township of Hillside, Tax collector, Muncipl Building, Hillside, NJ 07205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 82

Date Rcvd: Jan 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518648319 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:55:55 Capital One, NA,
Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
518648323 E-mail/Text: bankruptcy@cavps.com Jan 25 2020 00:53:48 Cavalry Portfolio Services, LLC,
PO Box 27288, Tempe, AZ 85282
518648318 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:55:24 Capital One,
PO Box 30258, Salt Lake City, UT 84130-0258
518648317 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:55:55 Capital One,
Capital One Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258
518648320 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 25 2020 00:56:30 Capital One, NA,
Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
518648321 +E-mail/Text: bankruptcy@cavps.com Jan 25 2020 00:53:47 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
518648322 +E-mail/Text: bankruptcy@cavps.com Jan 25 2020 00:53:47 Cavalry Portfolio Services,
500 Summit Lake Drive, Valhalla, NY 10595-2322
518648335 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:57 Comenity, PO Box 183003,
Columbus, OH 43218-3003
518648336 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:58 Comenity Bank,
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518648338 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:58 Comenity Bank,
Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
518648337 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 25 2020 00:52:58 Comenity Bank,
PO Box 182789, Columbus, OH 43218-2789
518648343 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 30943,
Salt Lake City, UT 84130
518648344 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 30957,
Salt Lake City, UT 84130
518648346 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover Financial,
Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
518648347 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover Financial, PO Box 15316,
Wilmington, DE 19850
518648342 E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 5044,
Sandy, UT 84091-5044
518648345 +E-mail/Text: mrdiscen@discover.com Jan 25 2020 00:52:10 Discover, PO Box 30423,
Salt Lake City, UT 84130-0423
518648358 E-mail/Text: cio.bncmail@irs.gov Jan 25 2020 00:52:38 IRS, ACS Support, PO Box 219236,
Kansas City, MO 64121
518648388 +E-mail/PDF: gecsedirecoverycorp.com Jan 25 2020 00:55:20 Synchrony Bank,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518648391 +E-mail/PDF: gecsedirecoverycorp.com Jan 25 2020 00:56:26 Synchrony Bank, PO Box 960013,
Orlando, FL 32896-0013
518648390 +E-mail/PDF: gecsedirecoverycorp.com Jan 25 2020 00:55:51 Synchrony Bank, PO Box 965013,
Orlando, FL 32896-5013
518648392 +E-mail/PDF: gecsedirecoverycorp.com Jan 25 2020 00:55:21 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
518648393 +E-mail/PDF: gecsedirecoverycorp.com Jan 25 2020 00:55:20 Synchrony Bank/ JC Penneys,
PO Box 965007, Orlando, FL 32896-5007
518648398 E-mail/Text: bankruptcy@td.com Jan 25 2020 00:53:17 TD Bank, PO Box 8400,
Lewiston, ME 04243

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518648349* +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304
518648350* +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304
518648351* +Henry L Evans, 1468 Franklin Street, Hillside, NJ 07205-1304
518648360* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, PO Box 219236, Kansas City, MO 64121)
518648356* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)
518648357* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Philadelphia, PA 19255-0010)
518648359* +IRS, PO Box 804527, Cincinnati, OH 45280-4527
518648355* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518648372* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
518648376* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
518648386* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08646-0245)
518648403* +Tower Capital Management LLC, 10 N Park Place, Morristown, NJ 07960-7106
518648402* +Tower Capital Management LLC, PO Box 339, Morristown, NJ 07963-0339

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 82

Date Rcvd: Jan 24, 2020

518648396 ##+Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440

TOTALS: 0, * 13, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 23, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National
Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Plaintiff Annie L Evans herbertraymond@gmail.com,
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Herbert B. Raymond on behalf of Debtor Annie L Evans herbertraymond@gmail.com,
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Susan B. Fagan-Rodriguez on behalf of Creditor Tower DBW REO VI, LLC sbflesq@optonline.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6